

EXHIBIT 31

Appointment

From: Young, Diane M. [/o=WELLS FARGO & CO./OU=EXCHANGE ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=U173630]
Sent: 10/15/2014 3:47:29 PM
To: Young, Diane M. [/o=wells fargo & co./ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=u173630]; Burk, Rachelle [/o=wells fargo & co./ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=rglando]; Brennan, Michael [/o=wells fargo & co./ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=michael brennanb0e]; Coffin, Christie M. [/o=wells fargo & co./ou=wfb1/cn=recipients/cn=ccoffin]; Crace, Kerrie C. [/o=wells fargo & co./ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=kccracle]; Eldridge, Venetia M. [/o=wells fargo & co./ou=wfb1/cn=recipients/cn=eldridgsv]; Fisher, Shanna [/o=wells fargo & co./ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=sfishes1]; Gross, Marcia R. [/o=wells fargo & co./ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=mrgross]; Hartwig, Shawn [/o=wells fargo & co./ou=wfb1/cn=recipients/cn=n586613]; James, Anne L. [/o=wells fargo & co./ou=wfb1/cn=recipients/cn=ajames]; Kvist, Jennifer [/o=wells fargo & co./ou=wfb1/cn=recipients/cn=jkvist]; Meekins, Timothy A [/o=wells fargo & co./ou=wfb1/cn=recipients/cn=n656496x]; Pfeil, Daniel N. [/o=wells fargo & co./ou=wfb1/cn=recipients/cn=n713575x]; Schulz, Robin Ann [/o=wells fargo & co./ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=a497283]; Wayne, Thomas [/o=wells fargo & co./ou=exchange administrative group (fydibohf23spdlt)/cn=recipients/cn=twayne]; Schutt, Jeffrey A [/o=wells fargo & co./ou=wfb1/cn=recipients/cn=schuttja]
Subject: CCR #16548 - Corporate Advance & State Attorney Fee Matrix Research - Project Kick-Off Call
Start: 10/27/2014 4:00:00 PM
End: 10/27/2014 5:00:00 PM
Recurrence: (none)

Hello All,

We have received sponsor direction for the solution for CCR #16548 and are ready to move forward with the project kick-off!

Issue: The HPA Tool currently contains a hard coded fee matrix, which when a trial is run, goes to information within the HPA for the specific state and grabs the state's average fees. These fees are figured into the repayment fees to determine borrower eligibility. It could mean that the fees are being overstated. It's pulling in fees that are not applicable to the file at the time.

The table was built into the HPA. It is used in the decision and not in the final. The table is no longer maintained by anyone and the information is completely outdated.

The purpose of this project is to identify / implement a process for obtaining accurate attorney fees at the time of Decisioning.

An agenda for this meeting will be sent out prior to the call.

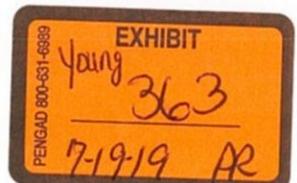
If you notice that I have missed someone who should be on this call, please let me know and I will forward the meeting request.

Kind Regards,

Diane

Join online meeting

<https://meet.wellsfargo.com/diane.m.young/1J111JHP>



First online meeting?

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